

which more than offset the remaining one-third that were dissolutions (divorce, separation, being widowed, or termination of living with unmarried partner).

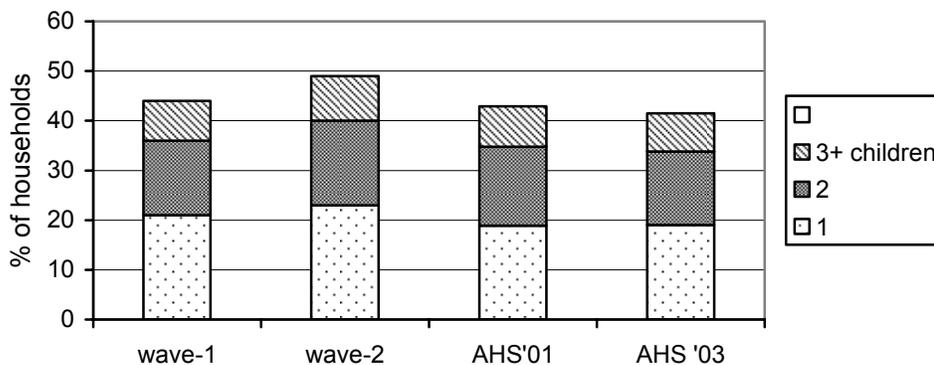
Household Size

Despite 16% of panel respondents indicating some change in marital status, household size remained stable at an average of 2.8 members; the distribution remained stable as well. Household level changes were substantial: nearly one-third of households changed in size between wave-1 and wave-2. Almost 19% of households increased by at least one member, while 12% decreased in size (see Exhibit 1.A).

Number of Children

Figure 2 displays the number of children present in CAP panel households at wave-1 and wave-2, as well as in households in our AHS samples in 2001 and 2003. There is not a lot of change, although the share of CAP panel households with at least one child rose from 43% in wave-1 to 48% in wave-2 while that number actually declined very slightly in the AHS panel between 2001 and 2003. This is not surprising given the younger age of the CAP panel.

Figure 2: Share of Households with 1 or more children



Wave-1 N=2,557; Wave-2 N=2,567

Employment and Income

Employment Rates

CAP borrowers show a strong attachment to the labor force. A large majority of panel respondents and their spouses reported being employed. In both the wave-1 and wave-2 surveys, over 90% of the CAP panel and 70% of spouses worked (see Exhibit 1.A).

At wave-1, 93% of panel respondents were currently employed, 3% were unemployed and looking for work, and 4% were either not looking for work or were retired. These figures changed only slightly as of wave-2 (see Exhibit 1.A).

Among spouses, 72% were employed at wave-1 (see Exhibit 1.A), 6% were unemployed and looking for work, and the remainder did not work and were not looking for work.